Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

## Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Tamara First name Willie-dorese	First name
	passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Tye Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	XXX - XX - <u>6177</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9xx - xx

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Document Willie-dorese Tamara Debtor 1 Case Number (if known) Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
	<b>3</b>	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		10211 S Sangamon St Number Street	Number Street
		Chicago IL 60643 City State ZIP Code	City State ZIP Code
		COOK County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

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Document Page 3 of 60 Willie-dorese Tamara Debtor 1 Case Number (if known)

Pa	art 2:	Tell the Court About You	r Bankruptcy	Case				
7.		napter of the uptcy Code you			•		Required by 11 U.S.C. § 342(b) for Individuals of page 1 and check the appropriate box.	
		oosing to file	☐ Chap	ter 7				
	under		☐ Chap	ter 11				
			☐ Chap	ter 12				
			Chap	ter 13				
_								$\dashv$
8.	How y	ou will pay the fee	local yours subm	court for more self, you may p	details about how ay with cash, cas ment on your beh	v you may hier's che	n. Please check with the clerk's office in your ay pay. Typically, if you are paying the fee eck, or money order. If your attorney is attorney may pay with a credit card or check	
						-	hoose this option, sign and attach the	
			Appli	cation for Indiv	iduals to Pay The	Filing Fe	ee in Installments (Official Form 103A).	
			I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.					
9.	bankr	you filed for uptcy within the	■ No	Nono				
	last 8	years?	☐ Yes.	District None		When	Case Number MM / DD / YYYY	
							MINIT DUT TITT	
				District None		When	Case Number	
							MM / DD / YYYY	
				District		When	Case Number	
							MM / DD / YYYY	
10.	cases	ny bankruptcy pending or being y a spouse who is	■ No	P.H.				
		ng this case with	☐ res.				Relationship to you  Case Number, if known	
	-	r by a business , or by e?					MM / DD / YYYY	
							Relationship to you  Case Number, if known	
				District		vviieii	MM / DD / YYYY	
11.	Do yo	u rent your nce?	□ No. ■ Yes.	residence?		ction judgme	ment against you and do you want to stay in your	
						: About an E	Eviction Judgment Against You (Form 101A) and file it with	

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Document Willie-dorese Tamara

Debtor 1

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	First Name	Middle Name	Last Name				
Pa	rt 3: Report About Any Busin	nesses You Ow	n as a Sole Proprietor				
12. Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a		■ No. □ Yes.	Go to Part 4.  Name and location of b	pusiness			
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or		Name of business, if any				
	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street				
			City		State	Zip Code	
			Check the appropriate	box to describe your business:			
			☐ Health Care Busi	ness (as defined in 11 U.S.C. § 101(27A))			
			☐ Single Asset Rea	I Estate (as defined in 11 U.S.C. § 101(51B))			
			☐ Stockbroker (as o	defined in 11 U.S.C. § 101(53A))			
			☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))			
			☐ None of the abov	e			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> <i>debtor</i> ? For a definition of <i>small</i> <i>business debtor</i> , see 11 U.S.C. § 101(51D).	appropria balance s document No. I	te deadlines. If you indica heet, statement of opera its do not exist, follow the am not filing under Chap am filing under Chapter the Bankruptcy Code.	the court must know whether you are a small be ate that you are a small business debtor, you mitions, cash-flow statement, and federal income is procedure in 11 U.S.C. § 1116(1)(B).  oter 11.  11, but I am NOT a small business debtor accounts and I am a small business debtor according	ust attach yo tax return or rding to the	our most recent rif any of these definition in	
Pa	rt 4: Report if You Own or Ha	ave Any Hazard	lous Property or Any Prop	erty That Needs Immediate Attention			
14.	Do you own or have any	No.					
	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	Yes.	What is the hazard?				-
	public health or safety? Or do you own any property that needs		If immediate attention is	needed, why is it needed?			-
	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?						-
			Where is the property? _	Number Street			
				City	State	e ZIP Code	

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Last Name

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Document Tye Willie-dorese Debtor 1 Tamara Case Number (if known)

Part 5:

Explain Your Efforts to R

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a briefing about credit counseling, you must file a	If you believe you are not required to receive a briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

motion for waiver of credit counseling with the court.

Pa	rt 6: Answer These Questions	for Reporting Purposes		
17.	What kind of debts do you have?  Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution	as "incurred by an individual  No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily money for a business or involved in the second of the	r consumer debts? Consumer debts are deprimarily for a personal, family, or household probable for a personal p	s that you incurred to obtain ss or investment.
	to unsecured creditors?			
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000  \$50,001-\$100,000  \$100,001-\$500,000  \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
Pa	rt 7: Sign Below			
For	you	correct.  If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7.  If no attorney represents me and I this document, I have obtained an I request relief in accordance with I understand making a false state.	ese Tye	e, under Chapter 7, 11,12, or 13 ter, and I choose to proceed  oot an attorney to help me fill out b).  ecified in this petition.  or property by fraud in connection
		Executed on07/28/2011		ted on

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Document Tye Willie-dorese Debtor 1 Tamara Case Number (if known) Last Name

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Joseph	Mark D'Onofrio	Date	Date: 07/31/2	017
Signature of Attor	ney for Debtor	Date	MM / DD / YYYY	,
Joseph M	ark D'Onofrio			
Printed name				-
Geraci Lav	v L.L.C.			
Firm name				-
55 E. Mon	roe St., #3400			
Number Street				-
				-
Chicago		IL	60603	
City		State	ZIP Code	
Contact Phone _	312-332-1800	Email add	<sub>dress</sub> ndil@gera	acilaw.com
6307745		IL		
Bar number		State		

Fill in this in	formation to identi	fy your case:	
Debtor 1	Tamara	Willie-dorese	Tye
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
	. ,	he: <u>NORTHERN</u> District of <u>ILI</u>	LINOIS_ (State)
Case Number (If known)			

# Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	<b>Your assets</b> Value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 2,490
1c. Copy line 63, Total of all property on Schedule A/B	\$ 2,490
Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$0
	\$0
<ul> <li>2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li></ul>	
<ol> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> <li>Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)</li> <li>Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F</li></ol>	\$0
<ol> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> <li>Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)</li> <li>Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F</li></ol>	\$0
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0 \$15,889

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Document Willie-dorese Tamara Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Quest	ions for Administrative and Statistical Records					
Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes						
What kind of debt do you have?  Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.						
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$1,569.23						
Copy the following special ca     From Part 4 of Schedule E/F						
9a. Domestic support obligatio	ns (Copy line 6a.)	\$_0.00				
9b. Taxes and certain other de	bts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Claims for death or person	al injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Student loans. (Copy line 6	of.)	\$_0.00				
9e. Obligations arising out of a priority claims. (Copy line 6g.)	separation agreement or divorce that you did not report as	\$_0.00				
9f. Debts to pension or profit-s	sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. <b>Total.</b> Add lines 9a through	n 9f.	\$_0.00	]			

	Caso 1 <sup>-</sup>	7 22779 Dec 1 E	ilad 07/21/17	Entered 07/31/17 15:20:43	Desc	Main	
Fill in this in	formation to ide	ntify your case and this filing:		0 of 60			
Debtor 1	Tamara	Willie-dorese	Tye				
Dobtor 2	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> District of <u>II</u>	LINOIS_				
Case Number	<del></del>		(State)			Check if this is	an
(If known)	4004				а	mended filing	
	<u>orm 106A</u>						
	e A/B: Pr						12/15
				t fits in more than one category, list the asset narried people are filing together, both are equ			
esponsible for	supplying corre	ct information. If more space is r	needed, attach a separa	ate sheet to this form. On the top of any additi	=		
		se number (if known). Answer eve sidence, Building, Land, or Other R		nyo on Interest In			
I GIT II		egal or equitable interest in any re					
No.	,	<b>.</b>	<b>3</b> , 11				
Yes.  2. Add the doll	Describe  lar value of the r	portion you own for all of your en	tries fro Part 1. includi	ng any entries for pages			
	-			>			\$0.00
Part 2:	Describe Your Vel	hicles					
<del>-</del>	_	·	· · · · · · · · · · · · · · · · · · ·	e registered or not? Include any vehicles executory Contracts and Unexpired Leases.			
03. C <u>ars</u> , vans	, trucks, tractors	s, sport utility vehicles, motorcyc	eles				
No.	Dagasiha						
Yes.  O4. Watercraft	Describe , aircraft, motor	homes, ATVs and other recreation	onal vehicles, other vel	nicles, and accessories			
Examples: No.	Boats, trailers, mot	ors, personal watercraft, fishing vessels	s, snowmobiles, motorcycle	e accessories			
=	Describe						
	-	oortion you own for all of your en  2. Write that number here	tries fro Part 2, includi	ng any entries for pages			\$ 0.00
Part 3:	Describe Your Per	rsonal and Household Items					
Do you own or	have any legal	or equitable interest in any of the	following items?			rrent value of th rtion you own?	е
					Do	not deduct secured exemptions	d claims
06. Household	I goods and furr	nishings			0.1	one in particular	
Examples:	Major appliances, f	furniture, linens, china, kitchenware					
Yes.	Describe						
		Furniture, linens, small appliances, ta	ble & chairs, bedroom set		\$1,000	\$	1,000.00
07. Electronics		dios; audio, video, stereo, and digital ec	uninment: computers prints	ore ecannare music			
collections;		including cell phones, cameras, media		is, scamers, music			
No. Yes.	Describe						
_		Flat screen TV, computer, printer, mu	sic collection, cell phone		\$800	e	800.00
08. Collectible	s of value					Φ	0
		nes; paintings, prints, or other artwork; collections; other collections, memorabi		t objects;			
No.							
Yes.	Describe					\$	0.00

Desc Main

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09.	Equipment			
	Examples:	Sports, photograp	hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
		s; carpentry tools;	nusical instruments	
	No.			
	Yes.	Describe		]
			3 bicycles \$180	
				\$ <u>180.0</u> 0
10.	Firearms			
	Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment	
	No.			
	Yes.	Describe		1
	_			\$ 0.00
11.	Clothes			
	Examples:	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories	
	No.			
	Yes.	Describe		1
	163.	Describe	Clothes \$200	
			olonico e de la companya del companya de la companya del companya de la companya	\$ 200.00
12	Jewelry			<u> </u>
	=	Evenday jewelny	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	gold, silver		costume jeweny, engagement migs, wedding migs, nemooni jeweny, wateries, gerns,	
	No.			
	<b>=</b>	December		1
	Yes.	Describe	Cookings Javalay	
			Costume Jewelry \$200	\$ 200.00
	N			\$0
13.	Non-farm a		L	
		Dogs, cats, birds,	norses	
	No.			
	Yes.	Describe		
				\$ <u>0.0</u> 0
14.	Any other	personal and h	ousehold items you did not already list, including any health aids you did not list	
	No.			
	<b>=</b>	Dogoribo		1
	Yes.	Describe	books, CDs, DVDs & Family Photos \$50	
			books, obs, by bo a raining r notes	
				\$ 50.00
15	Add the da	ller velue of all	of your entries from Bort 2 including any entries for pages you have attached	\$50.00
15.			of your entries from Part 3, including any entries for pages you have attached	\$ <u>50.00</u> \$2,430.00
15.			of your entries from Part 3, including any entries for pages you have attached per here	
	for Part 3.	Write that numl	per here>	
	for Part 3.		per here>	
	for Part 3.	Write that numl	nancial Assets	\$2,430.00
	for Part 3.	Write that numl	per here>	\$2,430.00  Current value of the
	for Part 3.	Write that numl	nancial Assets	\$2,430.00  Current value of the portion you own?
	for Part 3.	Write that numl	nancial Assets	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims
Do	for Part 3.	Write that numl	nancial Assets	\$2,430.00  Current value of the portion you own?
Do	for Part 3.  Part 4:  you own or  Cash	Write that numl	nancial Assets  or equitable interest in any of the following?	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims
Do	or Part 3.  Part 4:  you own or  Cash  Examples:	Write that numl	nancial Assets	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims
Do	for Part 3.  Part 4:  you own or  Cash	Write that numl	nancial Assets  or equitable interest in any of the following?	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims
Do	or Part 3.  Part 4:  you own or  Cash  Examples:	Write that numl	nancial Assets  or equitable interest in any of the following?	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims
Do	you own of  Cash  Examples:  No.	Write that numl Describe Your Fir r have any legal Money you have in	nancial Assets  or equitable interest in any of the following?	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims
Do:	you own of  Cash  Examples:	Write that numl Describe Your Fir r have any legal Money you have in	nancial Assets  or equitable interest in any of the following?	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims or exemptions
Do:	you own of  Cash Examples: No. Yes.	Write that numl Describe Your Fir r have any legal Money you have in Describe	nancial Assets  or equitable interest in any of the following?	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims or exemptions
Do:	you own of  Cash Examples: No. Yes.  Deposits of Examples:	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings	nancial Assets  or equitable interest in any of the following?  n your wallet, in your home, in a safe deposit box, and on hand when you file your petition	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims or exemptions
Do:	you own of  Cash Examples: No. Yes.  Deposits of Examples:	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings	nancial Assets  I or equitable interest in any of the following?  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  Is, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses,	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims or exemptions
Do:	you own of  Cash Examples: No. Yes.  Deposits of Examples: and other s	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings similar institutions.	nancial Assets  Tor equitable interest in any of the following?  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims or exemptions
Do:	you own of  Cash  Examples:  No.  Yes.  Deposits of  Examples: and other s	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings	nancial Assets  Tor equitable interest in any of the following?  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, lif you have multiple accounts with the same institution, list each.  Account Type: Institution name:	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims or exemptions
Do:	you own of  Cash Examples: No. Yes.  Deposits of Examples: and other s	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings similar institutions.	nancial Assets  or equitable interest in any of the following?  n your wallet, in your home, in a safe deposit box, and on hand when you file your petition  or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, lf you have multiple accounts with the same institution, list each.  Account Type:  Institution name: Checking Account  American Express	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$
Do:	you own of  Cash Examples: No. Yes.  Deposits of Examples: and other s	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings similar institutions.	nancial Assets  Tor equitable interest in any of the following?  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, lif you have multiple accounts with the same institution, list each.  Account Type: Institution name:	\$2,430.00  Current value of the portion you own? Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00  \$ 60.00
Do:	you own of  Cash Examples: No. Yes.  Deposits of Examples: and other s	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings similar institutions.	nancial Assets  or equitable interest in any of the following?  n your wallet, in your home, in a safe deposit box, and on hand when you file your petition  or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, lf you have multiple accounts with the same institution, list each.  Account Type:  Institution name: Checking Account  American Express	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$
16.	cash Examples: No. Yes.  Deposits of Examples: and other s No. Yes.	Write that numl Describe Your Fine research for money Checking, savings similar institutions. Describe	nancial Assets  or equitable interest in any of the following?  n your wallet, in your home, in a safe deposit box, and on hand when you file your petition  or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, lf you have multiple accounts with the same institution, list each.  Account Type:  Institution name: Checking Account  American Express	\$2,430.00  Current value of the portion you own? Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00  \$ 60.00
16.	cash Examples: No. Yes.  Deposits of Examples: and other s No. Yes.	Write that numl Describe Your Fine representation of money Checking, savings similar institutions. Describe	nancial Assets  or equitable interest in any of the following?  n your wallet, in your home, in a safe deposit box, and on hand when you file your petition  or or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, lf you have multiple accounts with the same institution, list each.  Account Type:  Checking Account  American Express  Checking Account  TCF Bank	\$2,430.00  Current value of the portion you own? Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00  \$ 60.00
16.	cash Examples: No. Yes.  Deposits of Examples: and other s No. Yes.	Write that numl Describe Your Fine representation of money Checking, savings similar institutions. Describe	nancial Assets  or equitable interest in any of the following?  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, lif you have multiple accounts with the same institution, list each.  Account Type:  Checking Account  American Express  Checking Account  TCF Bank  publicly traded stocks	\$2,430.00  Current value of the portion you own? Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00  \$ 60.00
16.	cash Examples: No. Yes.  Deposits of Examples: and other s No. Yes.	Write that numl Describe Your Fine representation of money Checking, savings similar institutions. Describe	nancial Assets  or equitable interest in any of the following?  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, lif you have multiple accounts with the same institution, list each.  Account Type:  Checking Account  American Express  Checking Account  TCF Bank  publicly traded stocks	\$2,430.00  Current value of the portion you own? Do not deduct secured claims or exemptions  \$
16.	Cash Examples: No. Yes.  Deposits of Examples: and other s No. Yes.	Write that numl Describe Your Fig.  In have any legal Money you have in Describe  Of money Checking, savings similar institutions.  Describe  Describe  Bond funds, or p Bond funds, inves	nancial Assets  or equitable interest in any of the following?  n your wallet, in your home, in a safe deposit box, and on hand when you file your petition  or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each.  Account Type: Institution name: Checking Account American Express Checking Account TCF Bank  bublicly traded stocks tment accounts with brokerage firms, money market accounts	\$2,430.00  Current value of the portion you own? Do not deduct secured claims or exemptions  \$
16.	cash Examples: No. Yes.  Deposits of Examples: and other s No. Yes.  Bonds, mu Examples: No. Yes.	Write that numl Describe Your Fig.  In have any legal  Money you have in Describe  If money Checking, savings similar institutions.  Describe  Describe  Itual funds, or p Bond funds, inves	nancial Assets  I or equitable interest in any of the following?  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In you have multiple accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each.  Account Type: Institution name:  Checking Account American Express  Checking Account TCF Bank  Dublicly traded stocks  Institution or issuer name:	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$
16.	Cash Examples: No. Yes.  Bonds, mu Examples: No. Yes.	Write that numl Describe Your Fig.  In have any legal  Money you have in Describe  If money Checking, savings similar institutions.  Describe  Describe  Itual funds, or p Bond funds, inves	nancial Assets  or equitable interest in any of the following?  n your wallet, in your home, in a safe deposit box, and on hand when you file your petition  or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each.  Account Type: Institution name: Checking Account American Express Checking Account TCF Bank  bublicly traded stocks tment accounts with brokerage firms, money market accounts	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$
16.	ror Part 3.  you own of Examples: No. Yes.  Deposits of Examples: and other s No. Yes.  Bonds, mu Examples: No. Yes.	Write that numl Describe Your Fine r have any legal Money you have in Describe of money Checking, savings similar institutions. Describe  Describe  utual funds, or p Bond funds, inves Describe	per here	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$
16.	Cash Examples: No. Yes.  Bonds, mu Examples: No. Yes.	Write that numl Describe Your Fine r have any legal Money you have in Describe of money Checking, savings similar institutions. Describe  Describe  utual funds, or p Bond funds, inves Describe	nancial Assets  I or equitable interest in any of the following?  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition  In you have multiple accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each.  Account Type: Institution name:  Checking Account American Express  Checking Account TCF Bank  Dublicly traded stocks  Institution or issuer name:	\$2,430.00  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$

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Document Page 12 of 60 Umber (if known)

Desc Main

First Name

20.	20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No.	
	Yes. Describe Issuer name:	\$0.00
21.	21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plan No.	s
	Yes. Describe Type of account and Institution name:	\$ 0.00
22.	22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company	
	Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications  No.	
22	Yes. Describe Institution name or individual:  23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)	\$0.00
23.	No.	
24	Yes. Describe Issuer name and description:  24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tui	\$0.00
	26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	aon program.
	Yes. Describe Institution name and description. Separately file the records of any interests.11	U.S.C. § 521(c): \$0.00
25.	25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or pow No.	ers
	Yes. Describe	\$0.00
26.	26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No.	
	Yes. Describe	\$0.00
27.	27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No.	
	Yes. Describe	\$0.00
Мо	Money or property owed to you?	Current value of the portion you own?  Do not deduct secured claims or exemptions
28.	28. Tax refunds owed to you No.	
	Yes. Describe	\$ 0.00
29.	29. Family support  Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property sett  No.	
	Yes. Describe	\$
30.	30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation Social Security benefits; unpaid loans you made to someone else No.	on,
	Yes. Describe	\$0.00

Schedule A/B: Property

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Document Page 13 of 60 umber (if known) Doc 1 Desc Main Tamara Debtor 1 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe..... 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Describe..... Yes. 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... 0.00 35. Any financial assets you did not already list Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$60.00 for Part 4. Write that number here .....---Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Describe..... 0.00 41. Inventory No. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership:

Describe.....

Describe.....

No. Yes.

43. Customer lists, mailing lists, or other compilations

0.00

0.00

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44. Any business-related property you did not already list Nο Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ..... Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list Yes Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 for Part 6. Write that number here ----Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... -->

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Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 2,430.00	
58. Part 4: Total financial assets, line 36	\$ 60.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 2,490.00	\$ 2,490.00
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		\$2,490.00

Page 6 of 6 Official Form 106A/B Record # 749064 Schedule A/B: Property

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Fill in this in	formation to identi	fy your case:	
Debtor 1	Tamara	Willie-dorese	Tye
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of <u>ILI</u>	LINOIS (State)
Case Number	г		(2.2.2)
(If known)			

# Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	t .		
Which set of exe	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any property	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.	
•	n of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	<b></b> \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_800	<b></b> \$	735 ILCS 5/12-1001(b) - \$800.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief	3 bicycles		Г	735 ILCS 5/12-1001(b) - \$180.00
description:		\$ <u>180</u>	\$	
Line from Schedule A/B:	09		100% of fair market value, up to any applicable statutory limit	
Brief description:	Clothes	\$ <u>200</u>	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$200.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 749064	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Document Last Name

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Debtor 1

Official Form 106C

Record #

Tamara Willie-dorese

Middle Name

**Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a),(e) - \$200.00 Brief Costume Jewelry description: \$ 200 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) - \$350.00 Brief books, CDs, DVDs & Family \$ 50 description: Photos 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B: Brief Checking Account, TCF Bank, 735 ILCS 5/12-1001(b) - \$60.00 \$\_60 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? □ No ☐ Yes. 749064

Schedule C: The Property You Claim as Exempt

Page 2 of 2

De	btor 1	Tamara	Willie-dorese	Tve					
De	DIOI I	First Name	Middle Name	Last Name	_				
De	btor 2				_				
(Sp	ouse, if filing)	First Name	Middle Name	Last Name					
Ur	ited States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of <u>IL</u>	LINOIS(State)				_	
	se Number	r		(State)				Check if thi	s is an
(If	known)							amended fi	ling
Offi	cial F	orm 106D							
		<u>01111 100D</u>							
Be as	edule	D: Creditors	s Who Have Claims	are filing together, bo	oth are equally respo				12/1
Be as nforn idditi	edule complete nation. If n onal page o any cree No. Ch	e D: Creditors e and accurate as po more space is neede es, write your name ditors have claims	ossible. If two married people a ed, copy the Additional Page, f and case number (if known). secured by your property?	are filing together, bo	oth are equally respo entries, and attach	it to this form. On th	ne top of a	ny	12/15
Be as nform addition 1. D	complete nation. If nonal page o any cree  No. Ch	e D: Creditors e and accurate as pomore space is needers, write your name editors have claims an eck this box and sul	possible. If two married people a ed, copy the Additional Page, f and case number (if known). secured by your property? bmit this form to the court with y ation below.	are filing together, bo	oth are equally respo entries, and attach	it to this form. On th	ne top of a	ny	12/15
Be as nformaddition 1. D	complete nation. If no nal page o any cred No. Ch	e D: Creditors e and accurate as po more space is needed es, write your name editors have claims se neck this box and sul Ill in all of the informat	ossible. If two married people a ed, copy the Additional Page, f and case number (if known). secured by your property? bmit this form to the court with y ation below.	are filing together, be fill it out, number the our other schedules.	oth are equally respo entries, and attach You have nothing els	it to this form. On the	rm.	Column A	Column C
3e as nformaddition 1. D	complete nation. If no nal page o any cree No. Character Yes. Fil	e D: Creditors e and accurate as po more space is neede es, write your name ditors have claims se neck this box and sul Il in all of the information.  List All Secured Claim cured claims. If a crelaim. If more than or	possible. If two married people a ed, copy the Additional Page, f and case number (if known). secured by your property? bmit this form to the court with y ation below.	are filing together, be ill it out, number the our other schedules.  ed claim, list the creding list the other credits.	oth are equally respondentries, and attach  You have nothing else itor separately ors in Part 2.	it to this form. On the	rm.  A of claim		
3e as nformaddition 1. D	complete nation. If no nal page o any cree No. Character Yes. Fil	e D: Creditors e and accurate as po more space is neede es, write your name ditors have claims se neck this box and sul Il in all of the information.  List All Secured Claim cured claims. If a crelaim. If more than or	possible. If two married people as ed, copy the Additional Page, f and case number (if known).  secured by your property?  bmit this form to the court with y ation below.  ms  reditor has more than one secure creditor has a particular claim	are filing together, be ill it out, number the our other schedules.  ed claim, list the creding list the other credits.	oth are equally respondentries, and attach  You have nothing else itor separately ors in Part 2.	te to report on this fo  Column A  Amount  Do not de	rm.  A of claim	Column A  Value of collateral that supports this	Column C Unsecured portion

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Fil	I in this inf	formation to identify your cas			9 of 60			
D	ebtor 1	Tamara	Willie-dorese	Tye				
D	ebtor i		Middle Name	Last Name				
De	ebtor 2							
(Sp	oouse, if filing)	First Name M	Middle Name	Last Name				
Uı	nited States I	Bankruptcy Court for the : <u>NOR1</u>	ΓHERN District of	of <u>ILLINOIS</u>				
C	ase Number			(State)			Check	if this is an
	f known)						amend	ed filing
Off	icial Fo	orm 106E/F						
		E/F: Creditors Who	a Haya III	socured Claims				12/15
ist tl /B: / redit eede op of	he other pa Property (Coors with pa ed, copy the fany additi	arty to any executory contract Official Form 106A/B) and on S artially secured claims that a	ts or unexpired Schedule G: Ex re listed in Sche mber the entrie and case numb	leases that could result in a ecutory Contracts and Une edule D: Creditors Who Haves in the boxes on the left. A	s and Part 2 for creditors with NONPRIC a claim. Also list executory contracts or expired Leases (Official Form 106G). Do re Claims Secured by Property. If more extract the Continuation Page to this pag	n <i>Schedule</i> not include space is		
1. 🛭	o any cred	litors have priority unsecured	d claims agains	t you?				
	No. Go	to Part 2.						
	Yes.							
r	each claim I nonpriority a unsecured o	listed, identify what type of clai amounts. As much as possible	m it is. If a claim , list the claims i Page of Part 1.	has both priority and nonpringly alphabetical order accordingly from than one creditor ho	ecured claim, list the creditor separately fi iority amounts, list that claim here and sho ng to the creditor's name. If you have mor lds a particular claim, list the other creditor	ow both prio re than two p	rity and oriority	
(	r or arr exp	anation of caon type of claim,			·	l claim	Priority	Nonpriority
							amount	amount
Pa	art 2:	ist All of Your NONPRIORITY U	nsecured Claims	•				
3. 🛚	o any cred	litors have nonpriority unsec	ured claims aga	ninst you?				
	No. You	u have nothing to report in this	part. Submit thi	is form to the court with your	other schedules.			
	Yes.							
r ii	nonpriority uncluded in I	unsecured claim, list the creditor	or separately for or holds a particu	each claim. For each claim	or who holds each claim. If a creditor has listed, identify what type of claim it is. Do itors in Part 3.If you have more than three	not list clain	ns already	
	75.6							Total claim
4.1	Bank of Creditor's N		Las	t 4 digits of account number				\$ <u>300.00</u>
	PO Box		Whe	en was the debt incurred?				
	Number	Street						
				of the date you file, the claim	is: Check all that apply.			
	Wilmingt	ton DE 1985	io =	Contingent Jnliquidated				
	City	State Zip C	ode 🗀	Disputed				
	Debtor 1	the debt? Check one.		4				
	Debtor 2	•	Тур	e of NONPRIORITY unsecure	d claim:			
	=	and Debtor 2 only	- i	Student loans				
	At least	one of the debtors and another		Obligations arising out of a separ	ration agreement or divorce			
	_	if this claim relates to a	_	hat you did not report as priority				
		nity debt		Debts to pension or profit-sharing	and the control of the first of			
	uno cialli	1 SUDJECT TO OTTEST /	<del></del>	Septe to perision of profit-sharing	g plans, and other similar debts			
	No	n subject to offest?		Other. Specify Credit Card				

Case 17-22778 Doc 1 Filed 07/31/17 Entered 07/31/17 15:20:43 Desc Main

Page 20 of 60 Case Number (if known) **Pocument** Tamara Willie-dorese Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

r listing any entries on this page, number the	em beginning with 4.4, followed by 4.5, and so forth.	Total Claim
Chase Bank	Last 4 digits of account number	\$ <u>248.00</u>
Creditor's Name PO Box 15298	When was the debt incurred?	
Number Street	When was the dept incurred:	
Namber Sacet		
	As of the date you file, the claim is: Check all that apply.	
Wilmington DE 19850	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Credit Card or Credit Use	
Yes	Other. Specify Oredit Gard of Oredit Ose	
City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>1,700.00</u>
Creditor's Name		
121 N. LaSalle St	When was the debt incurred?	
Number Street		
Room 107	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60602	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only Debtor 2 only	Type of NONDRIORITY unconvend alaims	
= '	Type of NONPRIORITY unsecured claim: Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Debt Owed	
Yes		
City of Joliet	Last 4 digits of account number	\$ <u>400.00</u>
Creditor's Name		
150 W. Jefferson St.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Joliet IL 60402	Unliquidated	
City State Zip Code <b>Who owes the debt?</b> Check one.	Disputed	
Debtor 1 only	<del>_</del>	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Debt Owed	
Yes		

Filed 07/31/17 Entered 07/31/17 15:20:43 Desc Main Case 17-22778 Doc 1 Page 21 of 60 Case Number (if known) **D**ocument Tamara Willie-dorese Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.5 Comcast \$ 395.00 Last 4 digits of account number

1	4.0		
	Creditor's Name	When was the debt incurred? 2016-2016	
	Po Box 3097	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bloomington IL 61702		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	∖ <b>≒</b>	Other. Specify Collecting for Creditor	
	Yes Commonwealth Edison		÷ 400 00
	4.6 Commonwealth Edison	Last 4 digits of account number	<u>\$400.00</u>
	Creditor's Name	100	
	3 Lincoln Center 4th Floor	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oakbrook Terrace IL 60181		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	<b> </b>	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes Department of Employment Seeur		<b>\$</b> 600.00
	4.7 Department of Employment Secur	Last 4 digits of account number	\$ <u>600.00</u>
	Creditor's Name	When we should be seen all	
	PO Box 6996	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60680	☐ Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	<b>=</b>		
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	_		
	No Dyon	Other. Specify	
	I IVos		

Record # 749064

Filed 07/31/17 Entered 07/31/17 15:20:43 Desc Main Case 17-22778 Doc 1 Page 22 of 60 Case Number (if known) **D**ocument Tamara Willie-dorese Debtor 1 Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Highlights Magazine **\$** 294.00

4.8 Tigriiighta Magazine	Last 4 digits of account number	Ψ <u>204.00</u>
Creditor's Name		
1800 Watermark Dr	When was the debt incurred?	
Number Street		
PO Box 269	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Columbus OH 43216	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<b> </b>	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<del>-</del>	
No	Other. Specify	
Yes	Other. Specify	
Liebs Cases Heavited	Last 4 digits of account number	<b>\$</b> 500.00
7.0	Last 4 digits of account number	Ψ
Creditor's Name	When we the debt incomed?	
2701 W. 68th St.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60629	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
_		
No	Other. Specify Medical/Dental Services	
Yes		
4.10 Illinois State Toll Hwy Auth	Last 4 digits of account number	\$ <u>500.00</u>
Creditor's Name		
2700 Ogden Ave.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
D	Contingent	
Downers Grove IL 60515-1703	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No Yes	Other. Specify Fines	

Doc 1 Filed 07/31/17 Entered 07/31/17 15:20:43 Desc Main Case 17-22778 Page 23 of 60 Case Number (if known) **P**ocument Tamara Willie-dorese Debtor 1 Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Jet Magazine	Last 4 digits of account number	<u>\$ 286.00</u>
	Creditor's Name	<del></del>	
	200 S MICHIGAN AVE 21ST FL	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60604	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
'	s the claim subject to offest?	_	
l i	No Yes	Other. Specify	
4.12	Joliet Housing Authority	Last 4 digits of account number	<b>\$</b> 492.00
7.12	Creditor's Name		
	6 S Broadway St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Joliet IL 60436	Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
! !	s the claim subject to offest?		
	No	Other. Specify	
	Yes		+ 407.00
4.13	Peoples Gas	Last 4 digits of account number	\$ <u>487.00</u>
	Creditor's Name 200 E. Randolph Dr.	When was the debt incurred?	
	Number Street		
		As of the date you file the element Charlett Heat and	
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60601	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
ļ.,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
i	No	Other. Specify Utility Bills/Cellular Service	
	Yes	Outer, Specify	

Schedule E/F: Creditors Who Have Unsecured Claims

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Page 24 of 60 Case Number (if known) **Pocument** Tamara Willie-dorese Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	Resurgence Capital	Last 4 digits of account number	\$ <u>7,134.00</u>
	Creditor's Name	<del></del>	
	4100 Commercial Avenue	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Northbrook IL 60062	Unliquidated	
	City State Zip Code	Disputed	
"	/ho owes the debt? Check one.		
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Coodit Cood on Coodit Hon	
	=	Other. Specify Credit Card or Credit Use	
1 15	Yes Secretary of State	Last 4 digits of account number	\$ 0.00
4.15	Creditor's Name	Lust 7 digits of account number	* <u></u>
	2701 S. Dirksen Pkwy.	When was the debt incurred?	
	Number Street	<del></del>	
		As of the date year file the algebraic Check, all the towns.	
		As of the date you file, the claim is: Check all that apply.	
	Springfield IL 62723	Contingent	
	City State Zip Code	Unliquidated	
v	/ho owes the debt? Check one.	Disputed	
[	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Notice Only	
	Yes Character to the control of the		* 000 00
4.16	Silver Cross Hospital	Last 4 digits of account number	\$ <u>862.00</u>
	Creditor's Name	When was the debt incurred?	
	1200 Maple Rd	Mileli Mas the Rept Hichiten:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	loliot II 60420	Contingent	
	Joliet IL 60432	Unliquidated	
v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
	Debtor 1 only	<del>_</del>	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	L Decre to periodici di profitestianny piano, and other similar decre	
Ï	No	Other. Specify Medical/Dental Service	
	Yes	Outor. Openity	

Schedule E/F: Creditors Who Have Unsecured Claims

Case 17-22778 Doc 1 Filed 07/31/17 Entered 07/31/17 15:20:43 Desc Main Page 25 of 60 Case Number (if known) **P**ocument Tamara Willie-dorese Debtor 1 Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	Sixteen Magazine	Last 4 digits of account number	<b>\$</b> 396.00
	Creditor's Name	<del></del>	
	300 West 57th Street	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	New York NY 10019	Contingent	
	New York         NY         10019           City         State         Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest? No		
	Yes	Other. Specify	
4.18	Sprint	Last 4 digits of account number	<b>\$</b> 200.00
1.10	Creditor's Name		
	PO Box 7949	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Overland Park KS 66207	Unliquidated	
v	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
1 [	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No □	Other. SpecifyUtility Bills/Cellular Service	
4.40	Yes T-Mobile	Last 4 digits of account number	\$ 300.00
4.19	Creditor's Name	Last 4 digits of account number	<u> </u>
	PO Box 742596	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Cincinnati OH 45274-2596	Unliquidated	
,	City State Zip Code  Who owes the debt? Check one.	Disputed	
li	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		

Filed 07/31/17 Entered 07/31/17 15:20:43 Desc Main Case 17-22778 Doc 1 Page 26 of 60 Case Number (if known) **Document** Tamara Willie-dorese Debtor 1 Middle Name University of IL Hospital \$ 395.00 4.20 Last 4 digits of account number Creditor's Name Box 12199 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60612 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify Medical/Dental Service List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Comcast Cable On which entry in Part 1 or Part 2 list the original creditor? Line \_\_5 \_\_ of (Check one): Part 1: Creditors with Priority Unsecured Claims 1701 John F. Kennedy Blvd Part 2: Creditors with Nonpriority Unsecured Claims Number Philadelphia PA 19103 Last 4 digits of account number \_\_\_\_\_ 3145\_\_\_\_ City State Zip Code Clerk, Fifth Mun. Div. On which entry in Part 1 or Part 2 list the original creditor? Line \_\_\_14 \_\_ of (Check one): Part 1: Creditors with Priority Unsecured Claims 10220 S. 76th Ave., #121 Part 2: Creditors with Nonpriority Unsecured Claims Number Street

IL 60455

60015

State Zip Code

State Zip Code

Bridgeview

Resurgence Legal Group

1161 Lake Cook Road, Suite E

Street

City

Number

Deerfield

City

Last 4 digits of account number \_\_\_

Line 14 \_ of (Check one):

On which entry in Part 1 or Part 2 list the original creditor?

Last 4 digits of account number \_\_\_\_ \_\_\_

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

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Tamara Debtor 1

Willie-dorese

**P**ocument

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Middle Name Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	Total claim \$0.00
	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims  6h. Debts to pension or profit-sharing plans, and other	6g.	\$

		Caso 17	22779 Doc 1 Eil	od 07/21/17	Entor	ed 07/31/17	15:20:43	Desc Main	
Fil	ll in this in	formation to iden	tify your case:			8 of 60			
D	ebtor 1	Tamara	Willie-dorese	Tye	_				
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	_				
Uı	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>ILL</u>						
	ase Number f known)			(State)				Check if this i	
Off	icial Fo	orm 106G							
<u>Scł</u>	nedule	G: Execute	ory Contracts and U	nexpired Lea	ases				12/1
3e as	complete	and accurate as process as process and accurate accurate as process and accurate accurate as process and accurate	possible. If two married people a ded, copy the additional page, fil	e filing together, bo	th are equa	ly responsible for su	pplying correct	nv	
additi	ional page:	s, write your nam	e and case number (if known).	,				•	
1. D		-	contracts or unexpired leases?			4b:l 4	Alaia farma		
Ī	_		ubmit this form to the court with your ation below even if the contracts						
_	<b>→</b> 165.1111	i iii aii oi tile iilioiii	nation below even if the contracts	n leases are listed in	i Scriedule 7	v.b. Property (Official	TOTTI TOOA/B)		
			or company with whom you have						
	xample, re nexpired le		cell phone). See the instructions f	or this form in the ins	struction boo	klet for more example	s of executory co	ontracts and	
	·		nom you have the contract or leas	20		State what the	contract or lease	a is for	
	I 0.00 0.	company man w	ioni you navo ino oonaada oi ioa	,0		Otato What the		0 10 101	
2.1	l				_				
	Name								
	Number	Street							
	City		State Zip Coo	le					
2.2									
	Name				_				
	Number	Street							
	Number	oueer							
	City		State Zip Coo	e	_				
2.3									
	Name								
	Number	Street							
	City		State Zip Coo		_				
	City		State Zip Cot	е					
2.4					_				
	Name								
	Number	Street			_				
	City		State 7in Co.		_				
0.5	Oity		State Zip Coo	G					
2.5	l				_				
	Name				_				
	Number	Street							

State Zip Code

City

Official Form 106G

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Fill in this in	nformation to identi		
Debtor 1	Tamara	Willie-dorese	Tye
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	s Bankruptcy Court for t	the : <u>NORTHERN</u> District of <u>ILL</u>	_INOIS (State)
Case Numbe	r		(State)
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

ally F	Auditio	onal Pages, write your name and	u case number (ii known). Answ	er every question.	
1. [	Οο γοι	u have any codebtors? (If you ar	re filing a joint case, do not list eit	her spouse as a codel	btor.)
	No	).			
	Ye	es			
			I in a community property state levada, New Mexico, Puerto Rico		nity property states and territories include
'		o. Go to line 3.	evada, New Mexico, Fuello Nico	, rexas, washington,	and wisconsin.)
	=		ise, or legal equivalent live with yo	ou at the time?	
L	֓֞֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	No			
		Yes. Inwhich community state	e or territory did you live?	Fill in	the name and current address of that person.
				<del></del>	
		Name of your spouse, former spouse or l	legal equivalent		
		Number Street			
		City	State	Zip Code	
		•	• •		pouse is filing with you. List the person
		=		-	re you have listed the creditor on cial Form 106G). Use Schedule D,
		lule E/F, or Schedule G to fill ou		0.00.00.00.00.00	
	Colu	umn 1: Your codebtor			Column 2: The creditor to whom you owe the debt
					Check all schedules that apply:
3.1					Schedule D, line
	Nan	ne			Schedule E/F, line
	Nur	mber Street			Schedule G, line
	City	<i>I</i>	State	Zip Code	_
3.2					Schedule D, line
	Nan	ne			Schedule E/F, line
	Nur	mber Street			Schedule G, line
	City		State	Zip Code	_
3.3					Schedule D, line
	Nan	ne			Schedule E/F, line
	Nur	mber Street			Schedule G, line
	City	/	State	Zip Code	

Official Form 106H Record # 749064 Schedule H: Your Codebtors Page 1 of 1

ormation to iden	tify your case:									
·		Fill in this information to identify your case:								
Tamara	Willie-dorese	Tye								
First Name	Middle Name	Last Name								
First Name	Middle Name	Last Name								
United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS</u> Case Number										
	First Name  First Name  Bankruptcy Court for	First Name Middle Name  First Name Middle Name  Bankruptcy Court for the : NORTHERN DISTRICT OF IL	First Name Middle Name Last Name  First Name Middle Name Last Name  Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS							

	ck if this is:
Ш	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

## Official Form 106I

#### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Cashier		
	Occupation may Include student or homemaker, if it applies.	Employers name	Mac's Convenienc	ce Stores LLC	
		Employers address	PO Box 347		
			Columbus, IN 472	02	,
		How long employed there?	Since 7/1/2016		
Pa	Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	•	\$1,833.00	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$1,833.00	\$0.00

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 Record # 749064
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1 Tamara Willie-dorese Document Tye Page 31 of 60 Case Number (if known) \_\_\_\_\_

				For Debtor 1		For Debtor 2 or non-filing spouse		
	Сору	y line 4 here	4.	\$1,833.00		\$0.00	]	
5. <b>L</b>	ist all	payroll deductions:						
	5a. <b>1</b>	ax, Medicare, and Social Security deductions	5a.	\$274.99		\$0.00		
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. <b>V</b>	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. <b>I</b>	nsurance	5e.	\$0.00		\$0.00		
	5f. <b>C</b>	Domestic support obligations	5f.	\$0.00		\$0.00		
	5g. <b>L</b>	Inion dues	5g.	\$0.00		\$0.00		
	5h. <b>C</b>	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. <b>A</b>	d the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$274.99		\$0.00		
7. <b>C</b> a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,558.01	ĺ	\$0.00		
8. <b>Li</b>	st all	other income regularly received:			٠			
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$715.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00	_	\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$715.00	_	\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,273.01	+ Г	\$0.00	= Г	£2 272 04
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		\$2,273.01	. r	\$0.00	_ L	\$2,273.01
11.		e all other regular contributions to the expenses that you list in <i>Schedu</i> de contributions from an unmarried partner, members of your household, y		ente vour roommatee ar	ıd			
		r friends or relatives.	your acpena	ento, your roommates, ar	ıu			
	Do n	ot include any amounts already included in lines 2-10 or amounts that are	not available	e to pay expenses listed in	n Sc	hedule J.		
	Spec	ify:					11.	\$0.00
12.	bbA	the amount in the last column of line 10 to the amount in line 11. The re	esult is the c	ombined monthly income				
		e that amount on the Summary of Schedules and Statistical Summary of C		•		olies	12.	\$2,273.01
13.	Do y	ou expect an increase or decrease within the year after you file this for	m?				L	
	x	No.						
	_	res. Explain:						

Fill	in this in	formation to identify yo	ur case:				
De	btor 1	Tamara	Willie-dorese	Туе	Check if this is:		
D-	ht 0	First Name	Middle Name	Last Name	An amende	· ·	an alikina ah amtan 40
	btor 2 buse, if filing)	First Name	Middle Name	Last Name	··	ent snowing post of the following c	-petition chapter 13 late:
Un	ited States	Bankruptcy Court for the : _	NORTHERN DISTRICT OF I	ILLINOIS			
	se Number known)	·		-	MM / DD / \	YYYY	
∩ffi	cial F	orm 106J					2 because Debtor 2
					maintains a	a separate house	noia.
		e J: Your Exp					12/14
	space is r			= = -	e equally responsible for supplyi s, write your name and case num	=	
Part	1: D	escribe Your Household					
г	=	Go to line 2.  Does Debtor 2 live in a s	eparate household?	J.			
2.	Do you h	nave dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
	Do not lis	et Debtor 1 and		is information for	Debtor 1 or Debtor 2	age	with you?
	Do not st	ate the dependents'	·		Son	9	X Yes
	names.				Daughter	6	No
					Daughter		Yes
					Daughter	6	No X Ves
							X No
							Yes
							X No
							Yes
	expense	expenses include s of people other than and your dependents?	X No Yes				
Part	2: E	stimate Your Ongoing Mo	onthly Expenses				
exper	-	f a date after the bankru		•	is a supplement in a Chapter 13 oneck the box at the top of the form	•	
Inclu	de expens	ses paid for with non-ca	sh government assistanc	=			
of su	ch assista	ance and have included	it on Schedule I: Your Inc	come (Official Form 106l.)			our expenses
4.		-	xpenses for your residen	ce. Include first mortgage p	ayments and	4.	\$400.00
	-	for the ground or lot.  cluded in line 4:				4.	ψ+00.00
	4a. Re	al estate taxes				4a.	\$0.00
		pperty, homeowner's, or r	enter's insurance			4b.	\$0.00
	4c. Ho	me maintenance, repair,	and upkeep expenses			4c.	\$0.00
	4d. Ho	meowner's association o	r condominium dues			4d.	\$0.00

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Document Willie-dorese Tamara Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name

	First Name Middle Name Last Name		Vour evnense	
			Your expense	
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
	Utilities:			20.00
	6a. Electricity, heat, natural gas	6a.		\$0.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$110.00
	6d. Other. Specify:	6d.	<b>\$</b>	0.00
7.	Food and housekeeping supplies	7.		\$600.00
3.	Childcare and children's education costs	8.		\$600.00
9.	Clothing, laundry, and dry cleaning	9.		\$80.00
10.	Personal care products and services	10.		\$80.00
11.	Medical and dental expenses	11.		\$20.00
	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.		\$180.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$0.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Willie-dorese Tamara Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: \_ \$2,070.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,273.01 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,070.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$203.01 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 749064 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to identi	ify your case:	
Debtor 1	Tamara	Willie-dorese	Tye
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number (If known)		the : <u>NORTHERN</u> District of <u>IL</u>	LINOIS (State)

## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below								
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
Under penalty of perjury, I declare that I have read to	the summary and schedules filed with this declaration and that they are true and							
✗ _/s/ Tamara Willie-dorese Tye	<b>x</b>							
Signature of Debtor 1	Signature of Debtor 2							
Date 07/28/2017 MM / DD / YYYY	DateMM / DD / YYYY							

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		B0	Garrieri	Luac or
Fill in this in	formation to identify	y your case:		
Debtor 1	Tamara	Willie-dorese	Tye	
	First Name	Middle Name	Last Name	
Debtor 2	·			
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of <u>ILL</u>	LINOIS(State)	
Case Number (If known)	r			

# Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.										
2T(1): Give Details About Your Marital Status and Where You Lived Before										
01.	01. What is your current marital status?									
	Married									
	Not married									
	_									
02	02 During the last 3 years, have you lived anywhere other than where you live now?									
	No.									
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.							
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2						
		lived there		lived there						
03	Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)									
	No.									
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).									
Part 2: Explain the Sources of Your Income										

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Debtor 1 Tamara Willie-dorese Tye Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$11,207 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$9,027 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$10,000 est. Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Tamara Willie-dorese Tye Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No. Yes. Fill in the details. Nature of the case Status of the case Court or agency Collection Cook County Pending Resurgence Capital Llc VS Tamara Tye CASE NUMBER#16M1115897 On appeal Concluded

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Case Number (if known) \_\_

Tye

Willie-dorese

Tamara

	First Name	Middle Name	Last Name		
10	Within 1 year before you file Check all that apply and fill		any of your property repossessed, foreclosed, garn	ished, attached, seized, or levied?	
	No. Go to line 11				
	Yes. Fill in the information	on below.			
			Describe the property	Date	Value of the property
	Resurgence Capital, 1	161 Lake Cook rd,	Wages	7/14/2017	\$69.10
	STE E, Deerfield 6001	5			
			Explain what happened		
			Property was repossessed.		
			Property was foreclosed.		
			Property was garnished.		
			Property was attached, seized, or levied.		
11	Within 90 days before you	filed for bankruptcy, d	lid any creditor, including a bank or financial ins	titution, set off any amounts from	your accounts
	or refuse to make a payme				•
	No. Go to line 11				
	Yes. Fill in the information	on below.			
12	_		s any of your property in the possession of an as	ssignee for the benefit of creditors	s, a
	court-appointed receiver, a			Ū	•
	No.				
	Yes.				
	Part 5: List Certain Gifts a				
13	Within 2 years before you f	filed for bankruptcy, di	id you give any gifts with a total value of more th	an \$600 per person?	
	☐ No.				
	Yes. Fill in the details fo	r each gift.			
	Gifts with a total value	of more than \$600	Describe the gifts	Dates you	Value
	per person			gave the gifts	
	Teryone Deberoy		2001 Chevy Impala	6/1/2017	\$800
	-				
	Person's relationship	to you Friend			
14	Within 2 years before you	filed for bankruptey, di	id you give any gifts or contributions with a total	value of more than \$600 to any c	haritu?
	_	illed for ballkruptcy, di	d you give any girts or contributions with a total	value of more than \$000 to any c	nanty :
	No.				
	Yes. Fill in the details fo	r each gift.			
	Part 6: List Certain Losses	i			
15	Within 1 year before you fil	led for bankruptcy or s	since you filed for bankruptcy, did you lose anytl	ning because of theft, fire, other d	isaster, or
	■ Na				
	No.	de - :#t			
	Yes. Fill in the details fo	r eacn giπ.			
	Part 7: List Certain Payme	nts or Transfers			
16	consulted about seeking b	ankruptcy or preparing	I you or anyone else acting on your behalf pay o g a bankruptcy petition? rers, or credit counseling agencies for services		you

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Tamara Willie-dorese Tye Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name ☐ No. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$4.000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing, Chicago,IL 60603 balance to be paid through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services \$25.00 Hananwill Credit Counseling 2017 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred

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ebto	or 1	lamara	Willie-dorese	Tye	Case Number (if known)		
		First Name	Middle Name	Last Name			
21	-	ou now have, or did n, or other valuables	•	ar before you filed for bankruptcy,	any safe deposit box or other depository	for securities,	
	N	No.					
	$\Box$	es. Fill in the details					
	_			Who else had access to it?	Describe the contents	Do you still	
						have it?	
22	Have	e you stored propert	y in a storage unit or	place other than your home within	1 year before you filed for bankruptcy?		
		No.					
	=	res. Fill in the details					
	ш.	res. I ili ili tile detalls		Who else has or had access to it?	Describe the contents	Do you still	
				The cise has of had access to it.	Describe the contents	have it?	
D	art 9:	Identify Property	You Hold or Control fo	r Someone Else			
							_
23	-	ou hold or control a comeone.	ny property that som	eone else owns? Include any prop	erty you borrowed from, are storing for, or	r hold in trust	
	_	omeone.					
	N	No.					
	□ A	es. Fill in the details					
				Where is the property?	Describe the property	Value	
P	art 10:	Give Details Abou	ut Environmental Infor	mation			
For	the p	ourpose of Part 10, th	he following definition	ns apply:			
						_	
	hazar	rdous or toxic subst	ances, wastes, or ma	_	ning pollution, contamination, releases of e water, groundwater, or other medium, astes, or material.	'	
		-	facility, or property a e, or utilize it, includir	· · · · · · · · · · · · · · · · · · ·	I law, whether you now own, operate, or u	tilize	
				nmental law defines as a hazardou taminant, or similar term.	s waste, hazardous substance, toxic		
Rep	port al	Il notices, releases,	and proceedings that	you know about, regardless of wh	en they occurred.		
24	Has	any governmental u	nit notified you that y	ou may be liable or potentially liab	le under or in violation of an environment	al law?	
		No.					
	=	No.					
	П,	es. Fill in the details		0	Fundamental law March law is	Data of water	
				Governmental unit	Environmental law, if you know it	Date of notice	
25	Have	e you notified any go	overnmental unit of a	ny release of hazardous material?			
		No.					
	=						
	י ט	es. Fill in the details		Governmental unit	Fundamental law March law is	Data of water	
				Governmental unit	Environmental law, if you know it	Date of notice	
26	Have	e you been a party ir	n any judicial or admi	nistrative proceeding under any en	vironmental law? Include settlements and	l orders.	
		No.					
	_	vo. Yes. Fill in the details					
	П,	res. Fill III the details.		Court or agency	Nature of the case	Status of the case	
				court or agency	Nature of the case	Status of the case	
	-141	Give Details Abou	ut Your Business or Co	nnections to Any Business			
-(	art 11:						_
27	With	in 4 years before yo	u filed for bankruptcy	,, did you own a business or have a	any of the following connections to any bu	usiness?	
	[	A sole proprietor	or self-employed in a	trade, profession, or other activity	, either full-time or part-time		
	[	A member of a lin	nited liability compan	y (LLC) or limited liability partners	hip (LLP)		
	Ī	 ☐A partner in a par	tnership				
	i	= '	•	utive of a corporation			
				or equity securities of a corporation	1		
	ı		and the voiling t	Jany Josephinos of a corporation	•		

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	Tomoro	Willie-dorese	Tye	Page 42 01 00
Debtor 1	Tamara First Name	Middle Name	Last Name	Case Number (if known)
	No. None of the abo	ove applies. Go to Part 12.		
	Yes. Check all that a	apply above and fill in the detail	Is below for each busine	ess.
28 <b>Wit</b>	thin 2 years before y	ou filed for bankruptcy, did yo	ou give a financial stat	ement to anyone about your business? Include all financial
	titutions, creditors,		· ·	, ,
	No.			
┌	Yes. Fill in the detail	ls.		
		Date issue	ed	
Part 12	2			
Part 12	Sign Below			
×	/s/ Tamara Willie	-doroso Tvo	×	
~	Signature of Debtor		·	ature of Debtor 2
	· ·		ŭ	
	Date 07/28/2017		Date	
	MM / DD /	YYYY	Date	MM / DD / YYYY
Did v	vou attach additiona	I pages to Your Statement of	Financial Affairs for In	dividuals Filing for Bankruptcy (Official Form 107)?
_		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,
	No			
	Yes			
Did	vou pay or agree to	pay someone who is not an at	ttornov to holp you fill	out bankruntey forms?
Dia y	you pay or agree to	pay someone who is not an at	torney to help you him	out bankrupicy forms?
	No			
□,	Yes. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice,
_				Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	re			110		der or illino	IS ENGTER	· DIVIDIO	, i	
Taı	Tamara Willie-dorese Tye / Debtor							Case No:		
								Chapter:	Chapter 13	
				DISC	LOSURE OF CO	MPENSATION OI	F ATTORNEY	FOR DEB	STOR	
	npensat	tion pa	id to me	within one year b	ed. Bankr. P. 2016(before the filing of t debtor(s) in conten	he petition in bankı	ruptcy, or agree	ed to be paid	d to me, for serv	ices
	For 1	egal se	rvices, l	have agreed to ac	ecept	\$4,000.00				
	Prior	to the	filing o	f this statement I h	nave received	\$0.00				
	Bala	nce Du	ie			\$4,000.00				
2.	The s	source	of the co	empensation paid t	to me was:					
		Debto	or(s)	Other: (s	specify)					
3.	The s	source	of comp	ensation to be paid	d to me is:					
		Debt	or(s)	Other: (s	snecify)					
4.			not agre law firm	ed to share the abo	ove-disclosed comp	pensation with any o	other person un	less they ar	e members and	associates
	Ш,		law firm		disclosed compens	_	_			
5.		urn for		ve-disclosed fee, I	I have agreed to ren	der legal service fo	or all aspects of	the bankrup	otcy	
		Analys bankru		debtor' s financia	l situation, and reno	dering advice to the	debtor in deter	rmining who	ether to file a pe	tition in
	b. I	Prepara	ation and	d filing of any peti	tion, schedules, sta	tements of affairs a	nd plan which	may be requ	aired;	
	c. I	Repres	entation	of the debtor at th	ne meeting of credit	ors and confirmation	on hearing, and	any adjour	ned hearings the	reof;
6.	Ву ад	greeme	nt with t	he debtor(s), the a	above-disclosed fee	does not include th	ne following ser	rvice:		
		Γ			(	CERTIFICATION				7
					going is a complete entation of the debte	statement of any ag			or	
			Date:	07/31/2017		/s/ Joseph Mark D	)'Onofrio			
			Date			Signature of Attorn		_		

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Geraci Law L.L.C. Name of law firm

### UNITED STATES BANKRUPT COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed perition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

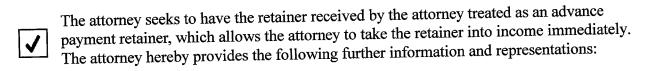


# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- Any portion of the retainer that is not earned or gequired for expenses will be refunded to (d) the client; and
- The attorney is unwilling to represent the debtor without receiving an advanced payment (e) retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### CONDUCT AND DISCHARGE E.

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



# Case 17-22778 Doc 1 Filed 07/31/17 Entered 07/31/17 15:20:43 Desc Main F. ALLOWANCE AND PAYMENT OF TORNEY \$ 9 PEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 3. Before signing this agreement, the attorney has received, \$\\ \frac{0.00}{0.00}\$ toward the flat fee, leaving a balance due of \$\\ \frac{4000.00}{0.00}\$; and \$\\ \frac{3/0.00}{0.00}\$ for expenses, leaving a balance due for the filing fee of \$\\ \frac{0.000}{0.000}\$
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1 / 25 / 1)

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

#### Case 17-22778 Filed Geraci/Law Entered 07/31/17 15:20:43 Doc 1 Desc Main

National Headquarters: 55 E. Monroe Since LI#BIPO Chicage alger 50 Of 869925-1313 help@geracilaw.com



Date: 7/25/2017

Consultation Attorney: CMP

Record #: 749-064

**Attorney - Client Agreement** 

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his

operating account in payment of all outstanding fees owed by me if case is not filed. No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. months. The payment and length of the plan are based per month for 36 PLAN: The plan payment is estimated to be \$ 200 on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened. (Joint Debtor) a Tye (Debtor)

Representing Geraci Law L.L.C. Attorney for the Debtor(s)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tamara Willie-dorese Tye / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/28/2017 /s/ Tamara Willie-dorese Tye

Tamara Willie-dorese Tye

X Date & Sign

Record # 749064 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

#### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 07/28/2017	/s/ Tamara Willie-dorese Tye		
	Tamara Willie-dorese Tye	_	
Dated: 07/31/2017	/s/ Joseph Mark D'Onofrio		

Attorney: Joseph Mark D'Onofrio

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	. (	Case 17-227	78 Doc 1	Filed 07/31/17 Document	Entered 07/31/17 Page 54 of 60	' 15:20:43	Desc Main
Debto	1 Tam	ara	Willie-dorese	Туе	Case Number	(if known)	
	First Na	me	Middle Name	Last Name			
Par	6: A	nswer These Question	ns for Reporting Purpo	ses			
16.	What kin	d of debts do	as "incurred No. Go Yes. G  16b. Are your of money for a  No. Go Yes. G	to line 16b. to line 17.  debts primarily busines a business or investment or to line 16c. to to line 17.	er debts? Consumer debts are of or a personal, family, or household a debts? Business debts are del through the operation of the busing re not consumer debts or business	ld purpose."  bts that you incurred ness or investment.	
17.	Chapter  Do you e any exer excluded administrate paid available	estimate that after npt property is	Yes. I am f	nistrative expenses are paid	Go to line 18.  you estimate that after any exempl I that funds will be available to dis		
18.		ny creditors do nate that you	■ 1-49 □ 50-99 □ 100-199 □ 200-999	Ε	] 1,000-5,000 ] 5,001-10,000 ] 10,001-25,000	☐ 25,001 ☐ 50,001 ☐ More t	
19.		ch do you your assets to ?	\$0-\$50,000 \$50,001-\$1 \$100,001-\$ \$500,001-\$	00,000 E	]\$1,000,001-\$10 million ]\$10,000,001-\$50 million ]\$50,000,001-\$100 million ]\$100,000,001-\$500 million	□\$1,000 □\$10,00	000,001-\$1 billion 0,000,001-\$10 billion 00,000,001-\$50 billion han \$50 billion
20. Par	estimate to be?	ch do you your liabilities gn Below	\$0-\$50,000 \$50,001-\$1 \$100,001-\$ \$500,001-\$	00,000 E	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□ \$1,000 □ \$10,00	000,001-\$1 billion 0,000,001-\$10 billion 00,000,001-\$50 billion han \$50 billion
For	you		If I have chosen to fittle 11, United under Chapter 7.  If no attorney repthis document, I have the content of	o file under Chapter 7, I am States Code. I understand resents me and I did not pa nave obtained and read the	aware that I may proceed, if eliging the relief available under each charge or agree to pay someone who is notice required by 11 U.S.C. § 34 ar of title 11, United States Code, so	ible, under Chapter 7 apter, and I choose is s not an attorney to 8 42(b).	7, 11,12, or 13 to proceed nelp me fill out
			London described and the second secon				

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.



Signature of Debtor 2

Executed on : 07/28/2017 MM / DD / YYYY

Executed on \_\_\_\_\_\_MM / DD / YYYY

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Fill in this in	formation to iden	tify your case:	
Debtor 1	Tamara	Willie-dorese	Tye
	First Name	Middle Name	Last Name
Debtor 2		<u></u>	
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the: <u>NORTHERN</u> District of <u>II</u>	_LINOIS (State)
Case Number (If known)	r		<u>.</u>

#### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you f	fill out bankruptcy forms?
■ No	Attack Panissuptay Potition Proporario Nation Declaration and
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and sched correct.	dules filed with this declaration and that they are true and
* 2000 to 201 *	
Signature of Debtor 1 Signature	ure of Debtor 2
Date : 7 / 28 /2017 Date	
	MM / DD / YYYY

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 Debtor 1
 Tamara
 Willie-dorese
 Tye
 Case Number (if known)

 First Name
 Middle Name
 Last Name

I have read the answers on this Statement of Financial Affairs and any answers are true and correct. I understand that making a false stateme in connection with a bankruptcy case can result in fines up to \$250,000 18 U.S.C. §§ 152, 1341, 1519, and 3571.	ent, concealing property, or obtaining money or property by fraud
Date	Date MM / DD / YYYY
Did you attach additional pages to Your Statement of Financial Affairs	for Individuals Filing for Bankruptcy (Official Form 107)?
No	
— ∏Yes	
Did you pay or agree to pay someone who is not an attorney to help yo	ou fill out bankruptcy forms?
No	
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,
	Declaration, and Signature (Official Form 119).

### Case 17-22778 Doc 1 Filed 07/31/17 Entered 07/31/17 15:20:43 Desc Main DISCLAIMEBo Depters have read agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAYE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!

Dated: 7 / 26 /2017	June Sure our Petition's Accurate IIII	X Date & Sign
	Tamara Willie-dorese Tye	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tamara Willie-dorese Tye / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 1 / 2 /2017

Tamara Willie-dorese Tye

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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In re Tamara Willie-dorese Tye / Debtor

Page 2

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WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 1 / 2 / 2017

Tamara Willie-dorese Tye

X Date & Sign

Dated: 7 / 28 /2017

Attorney: Joseph Mark D'Onofrio

Record # 749064

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Tamara Willie-dorese Tye

Date: 1 / 28 /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.